

Terms and Conditions of Year of the Dragon Jenga (the “Promotion”)

1. Unless otherwise specified, if customer participates in the Promotion provided by China CITIC Bank International Limited (the “**Bank**”), customer agrees that the Promotion is subject to General Terms and Conditions of the Bank, Terms and Conditions for inMotion Services and Terms and Conditions of inMotion Rewards Go! Program.

2. The promotion period is from 8 February 2024 to 24 February 2024 (both dates inclusive) (the “**Promotion Period**”). The Promotion is only available to customers of the Bank who successfully perform a transaction with “Send Lai See” function via inMotion, which the transaction fulfills the following criteria (the “**Eligible Transaction**”) during the Promotion Period (the “**Eligible Customer**”):

- The transaction is of HKD20 or above
- Each FPS Proxy ID will only be counted once as eligible transaction, i.e. 2nd and subsequent transactions to the same FPS Proxy ID will not be counted as eligible transaction
- Bank reference number is generated for the transaction

3. During the Promotion Period, upon completion of each Eligible Transaction, the Eligible Customer will get a Year of the Dragon deposit coupon (the “**Deposit Coupon**”). Each Eligible Customer can earn maximum of 10 Deposit Coupon, i.e. the 11th and subsequent Eligible Transactions will not earn any more Deposit Coupon. Each Deposit Coupon offers as below:

Bonus Interest Rate Effective period	New Fund Reference Date	Bonus Interest Rate (p.a.)	Minimum Eligible New Fund	Maximum Eligible New Fund
14 February 2024 to 14 March 2024 (both dates inclusive)	31 January 2024	0.18% p.a.	HK\$ 10,000	HK\$ 300,000

The Deposit Coupon will be given once customer has completed the Eligible Transaction. Customer can view and apply the Deposit Coupon in “eCoupons” under “Rewards Go!”.

4. The Bank has the sole and absolute authority in determining if customer and the relevant transaction is eligible for this Promotion.

5. Eligible Customers will be entitled to the bonus interest rate only if the Deposit Coupon has been applied before the coupon expiry date, with details as follow:

- a.) The Deposit Coupon can only be applied in a valid sole name Multi-currencies Statement Savings Account (the “**Registered Account**”), i.e. joint name account is not applicable, and

- b.) The Registered Account shall not have registered for PAYROLLplus/MONOPOLY Deposit/MONOPOLY Deposit Top Up or other campaign, and
- c.) Deposit Coupon can only be applied to same Registered Account with maximum accumulation of 10 coupons

6. Bonus interest will be calculated daily based on the day-end Eligible New Fund balance in the Registered Account and the applicable bonus interest rate. Eligible New Fund on any particular day is calculated based on the net increase in the Total Deposit balance of a customer as of the previous business day from that of the New Fund Reference Date. On any business day, any funds credited after 10pm on Mondays to Fridays or 6pm on Saturdays will be considered as the net increase of Total Deposit balance for the next business day. Total Deposit refers to the aggregated amount of money held in all current accounts, savings accounts, One Account "Deposit" and time deposit opened and held with the Bank under the sole name of the customer or by the customer as the primary account holder of a joint account. In respect of any debit balance in a current account, the relevant balance will be treated as zero. If the deposit involves foreign currency, the foreign currency exchange rate fluctuation will cause variation in the eligible new fund amount. The equivalent amount in Hong Kong Dollar for foreign currencies will be calculated based on the exchange rate determined at the sole discretion of the Bank. The Bank reserves the right of final decision should there be any dispute in the definition of "Eligible New Fund".

7. If the coupon application date is a non-business day or after cut-off time of a business day, the Bonus Interest Rate will be effective from the next business day of application date. The Bonus Interest Rate will only be applied to the Eligible New Fund in the Registered Account in addition to the prevailing savings rate.

For illustration, with the prevailing HKD saving rate* 0.875% quoted on 1 Dec 2023, the total savings rate for eligible new fund in Registered Account with Deposit Coupon applied will be:

Number of Deposit Coupon Applied	Accumulated Bonus Interest Rate (p.a.)	Total Savings Rate (p.a.)
1	0.18%	1.055%
2	0.36%	1.235%
3	0.54%	1.415%
4	0.72%	1.595%
5	0.90%	1.775%
6	1.08%	1.955%
7	1.26%	2.135%
8	1.44%	2.315%
9	1.62%	2.495%
10	1.80%	2.675%

* The prevailing saving rate may change from time to time at the Bank's sole and absolute discretion. Please refer to any of our branches and website for the latest savings rate.

8. During the coupon effective period, the following clauses are applied:

- a) Subject to Clause 5, Eligible Customer can further deposit the fund in the Registered Account and/or the other accounts mentioned in Clause 6, the increase of the Eligible New Fund will be updated in the next business day and the bonus interest will be calculated daily based on the day-end Eligible New Fund balance in the Registered Account and the applicable bonus interest rate.
- b) If the Eligible Customer withdraws funds from Registered Account and/or the other accounts mentioned in Clause 6, the decrease of the Eligible New Fund will be updated in the next business day and the bonus interest will be calculated daily based on the day-end Eligible New Fund in the Registered Account and the applicable bonus interest rate.

9. The Bank may offer, vary, suspend or withdraw different benefits, schemes or arrangements under Rewards Go! The availability or redemption of some benefits, schemes or arrangements may be governed for further Terms and Conditions specified by us from time to time.

10. No part of this Promotion is transferable, exchangeable, returnable or redeemable for cash.

11. Eligible Customers who participate in the Promotion represents the customer's understanding of, acceptance and willingness to comply with these Promotional Terms and Conditions. In case of any breach of these Promotional Terms and Conditions, or any dishonest conduct and/or acts of counterfeit, the Bank reserves the sole right to immediately cancel the winner's entitlement to the Promotion and pursue any violations without prior notice.

12. The Bank reserves the right to delete, replace, supplement or amend any of these Promotional Terms and Conditions without prior notice, and shall not be responsible for any costs, expenses, losses or liabilities incurred in the event of any matter or dispute arising out of or in connection to this Promotion, the decision of the Bank shall be final and conclusive.

13. Except as otherwise expressly stated in these Promotional Terms and Conditions, no one other than a party to these Promotional Terms and Conditions may enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance, Cap. 623 of the Laws of Hong Kong. Where any clause of these Promotional Terms and Conditions entitles any third party to enforce any term of Promotional Terms and Conditions under the Contracts (Rights of Third Parties) Ordinance, the parties reserve the right to vary that term or any other term of these Promotional Terms and Conditions without the consent of that third party.

14. These Promotional Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and any dispute arising out or in connection therewith shall be referred to the courts of Hong Kong SAR.

15. In the event of any inconsistency between the English and Chinese versions of these Promotional Terms and Conditions, the English version shall prevail.